

**FILED**  
at 9 O'clock & 38 min. A M

**APR 10 2025**

United States Bankruptcy Court  
Columbia, South Carolina

☐ Check if this is an  
amended filing

Fill in this information to identify your case.

United States Bankruptcy Court for the:

**District of South Carolina**

Case number (if known): Chapter you are filing under:

- ☐ Chapter 7  
☐ Chapter 11  
☐ Chapter 12  
☒ Chapter 13

## Official Form 101

### Voluntary Petition for Individuals Filing for Bankruptcy

06/24

The bankruptcy forms use *you* and *Debtor 1* to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a *joint case*—and in joint cases, these forms use *you* to ask for information from both debtors. For example, if a form asks, “Do you own a car,” the answer would be *yes* if either debtor owns a car. When information is needed about the spouses separately, the form uses *Debtor 1* and *Debtor 2* to distinguish between them. In joint cases, one of the spouses must report information as *Debtor 1* and the other as *Debtor 2*. The same person must be *Debtor 1* in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

#### Part 1: Identify Yourself

##### 1. Your full name

Write the name that is on your government-issued picture identification (for example, your driver's license or passport).

Bring your picture identification to your meeting with the trustee.

##### About Debtor 1:

**Jacqueline**

First name

**Elizabeth**

Middle name

**Ard**

Last name

Suffix (Sr., Jr., II, III)

##### About Debtor 2 (Spouse Only in a Joint Case):

**Terry**

First name

**Frank**

Middle name

**Nicola**

Last name

Suffix (Sr., Jr., II, III)

##### 2. All other names you have used in the last 8 years

Include your married or maiden names and any assumed, trade names and *doing business as* names.

Do NOT list the name of any separate legal entity such as a corporation, partnership, or LLC that is not filing this petition.

First name

Middle name

Last name

**Global Management Group LLC**

Business name (if applicable)

**Beachside Estates LLC**

Business name (if applicable)

First name

Middle name

Last name

**Beachside Estates LLC**

Business name (if applicable)

**Global Management Group LLC**

Business name (if applicable)

##### 3. Only the last 4 digits of your Social Security number or federal Individual Taxpayer Identification number (ITIN)

xxx - xx - 3 7 4 8

OR

9xx - xx -            

xxx - xx - 8 2 8 6

OR

9xx - xx -

Debtor 1  
Debtor 2

Jacqueline  
Terry

Elizabeth  
Frank

Ard  
Nicola

First Name

Middle Name

Last Name

Case number (if known) \_\_\_\_\_

**About Debtor 1:**

**About Debtor 2 (Spouse Only in a Joint Case):**

**4. Your Employer Identification Number (EIN), if any.**

6 1 - 1 6 0 4 1 1 1  
EIN

8 8 - 1 0 0 9 4 3 1  
EIN

8 8 - 1 0 0 9 4 3 1  
EIN

6 1 - 1 6 0 4 1 1 1  
EIN

**5. Where you live**

**If Debtor 2 lives at a different address:**

239 Beach City Rd Unit 3218

Number Street

663 William Hilton Parkway Unit 4408

Number Street

Hilton Head Island, SC 29926-4718

City State ZIP Code

Hilton Head Island, SC 29928

City State ZIP Code

Beaufort

County

Beaufort

County

If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.

If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to you at this mailing address.

21215 Dartmouth Dr

Number Street

21215 Dartmouth

Number Street

P.O. Box

P.O. Box

Southfield, MI 48076-5634

City State ZIP Code

Southfield, MI 48076

City State ZIP Code

**6. Why you are choosing this district to file for bankruptcy**

Check one:

☒ Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.

☐ I have another reason. Explain.  
(See 28 U.S.C. § 1408)

BUSINESS

Primary Residence

Check one:

☒ Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.

☐ I have another reason. Explain.  
(See 28 U.S.C. § 1408)

Debtor 1  
Debtor 2

Jacqueline  
Terry

Elizabeth  
Frank

Ard  
Nicola


First Name

Middle Name

Last Name

Case number (if known) \_\_\_\_\_

**Part 2: Tell the Court About Your Bankruptcy Case**

7. **The chapter of the Bankruptcy Code you are choosing to file under** *Check one. (For a brief description of each, see Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)). Also, go to the top of page 1 and check the appropriate box.*
- ☐ Chapter 7  
☐ Chapter 11  
☐ Chapter 12  
☒ Chapter 13
8. **How you will pay the fee**
- ☐ **I will pay the entire fee when I file my petition.** Please check with the clerk's office in your local court for more details about how you may pay. Typically, if you are paying the fee yourself, you may pay with cash, cashier's check, or money order. If your attorney is submitting your payment on your behalf, your attorney may pay with a credit card or check with a pre-printed address.
- ☐ **I need to pay the fee in installments.** If you choose this option, sign and attach the *Application for Individuals to Pay The Filing Fee in Installments* (Official Form 103A).
- ☐ **I request that my fee be waived** (You may request this option only if you are filing for Chapter 7. By law, a judge may, but is not required to, waive your fee, and may do so only if your income is less than 150% of the official poverty line that applies to your family size and you are unable to pay the fee in installments). If you choose this option, you must fill out the *Application to Have the Chapter 7 Filing Fee Waived* (Official Form 103B) and file it with your petition.
9. **Have you filed for bankruptcy within the last 8 years?**
- ☐ No.
- ☒ Yes. District District of South Carolina When 10/04/2024 Case number 24-03611  
MM / DD / YYYY
- District Eastern District of Michigan When 01/31/2025 Case number 25-40952  
MM / DD / YYYY
-  District District of South Carolina When 10/04/2024 Case number 24-03611  
MM / DD / YYYY
10. **Are any bankruptcy cases pending or being filed by a spouse who is not filing this case with you, or by a business partner, or by an affiliate?**
- ☒ No.
- ☐ Yes. Debtor \_\_\_\_\_ Relationship to you \_\_\_\_\_  
District \_\_\_\_\_ When \_\_\_\_\_ Case number, if known \_\_\_\_\_  
MM / DD / YYYY
- Debtor \_\_\_\_\_ Relationship to you \_\_\_\_\_  
District \_\_\_\_\_ When \_\_\_\_\_ Case number, if known \_\_\_\_\_  
MM / DD / YYYY
11. **Do you rent your residence?**
- ☒ No. Go to line 12.
- ☐ Yes. Has your landlord obtained an eviction judgment against you?
- ☐ No. Go to line 12.
- ☐ Yes. Fill out *Initial Statement About an Eviction Judgment Against You* (Form 101A) and file it as part of this bankruptcy petition.

Debtor 1  
Debtor 2

Jacqueline  
Terry

Elizabeth  
Frank

Ard  
Nicola

First Name

Middle Name

Last Name

Case number (if known) \_\_\_\_\_

**Part 3: Report About Any Businesses You Own as a Sole Proprietor**

**12. Are you a sole proprietor of any full- or part-time business?**

- ☒ No. Go to Part 4.  
☐ Yes. Name and location of business

A sole proprietorship is a business you operate as an individual, and is not a separate legal entity such as a corporation, partnership, or LLC.

If you have more than one sole proprietorship, use a separate sheet and attach it to this petition.

\_\_\_\_\_  
Name of business, if any

\_\_\_\_\_  
Number Street

\_\_\_\_\_  
City

\_\_\_\_\_  
State

\_\_\_\_\_  
ZIP Code

Check the appropriate box to describe your business:

- ☐ Health Care Business (as defined in 11 U.S.C. § 101(27A))  
☐ Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B))  
☐ Stockbroker (as defined in 11 U.S.C. § 101(53A))  
☐ Commodity Broker (as defined in 11 U.S.C. § 101(6))  
☐ None of the above

**13. Are you filing under Chapter 11 of the Bankruptcy Code, and are you a small business debtor?**

For a definition of *small business debtor*, see 11 U.S.C. § 101(51D).

*If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set appropriate deadlines. If you indicate that you are a small business debtor, you must attach your most recent balance sheet, statement of operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedure in 11 U.S.C. § 1116(1)(B).*

- ☒ No. I am not filing under Chapter 11.  
☐ No. I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the Bankruptcy Code.  
☐ Yes. I am filing under Chapter 11, I am a small business debtor according to the definition in the Bankruptcy Code, and I do not choose to proceed under Subchapter V of Chapter 11.  
☐ Yes. I am filing under Chapter 11, I am a small business debtor according to the definition in the Bankruptcy Code, and I choose to proceed under Subchapter V of Chapter 11.

Debtor 1  
Debtor 2

Jacqueline  
Terry

Elizabeth  
Frank

Ard  
Nicola

First Name

Middle Name

Last Name

Case number (if known) \_\_\_\_\_

**Part 4: Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention**

14. Do you own or have any property that poses or is alleged to pose a threat of imminent and identifiable hazard to public health or safety? Or do you own any property that needs immediate attention?

☒ No.

☐ Yes. What is the hazard?

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

If immediate attention is needed, why is it needed?

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

Where is the property?

Number Street

City State ZIP Code

*For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs?*

Debtor 1  
Debtor 2

**Jacqueline  
Terry**

**Elizabeth  
Frank**

**Ard  
Nicola**

First Name

Middle Name

Last Name

Case number (if known) \_\_\_\_\_

**Part 5: Explain Your Efforts to Receive a Briefing About Credit Counseling**

**15. Tell the court whether you have received a briefing about credit counseling.**

The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

**About Debtor 1:**

*You must check one:*

- ☒ **I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.**

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

- ☐ **I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.**

Within 14 days after you file this bankruptcy petition, you **MUST** file a copy of the certificate and payment plan, if any.

- ☐ **I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.**

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

- ☐ **I am not required to receive a briefing about credit counseling because of:**

- ☐ **Incapacity.** I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

- ☐ **Disability.** My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

- ☐ **Active duty.** I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

**About Debtor 2 (Spouse Only in a Joint Case):**

*You must check one:*

- ☒ **I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.**

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

- ☐ **I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.**

Within 14 days after you file this bankruptcy petition, you **MUST** file a copy of the certificate and payment plan, if any.

- ☐ **I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.**

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If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

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- ☐ **Incapacity.** I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

- ☐ **Disability.** My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

- ☐ **Active duty.** I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

Debtor 1  
Debtor 2

Jacqueline  
Terry

First Name

Elizabeth  
Frank

Middle Name

Ard  
Nicola

Last Name

Case number (if known) \_\_\_\_\_

**Part 6: Answer These Questions for Reporting Purposes**

16. What kind of debts do you have?

16a. Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

- ☒ No. Go to line 16b.  
☐ Yes. Go to line 17.

16b. Are your debts primarily business debts? Business debts are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment.

- ☐ No. Go to line 16c.  
☒ Yes. Go to line 17.

16c. State the type of debts you owe that are not consumer debts or business debts.

17. Are you filing under Chapter 7?

☒ No. I am not filing under Chapter 7. Go to line 18.

Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?

- ☐ Yes. I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available to distribute to unsecured creditors?  
☐ No  
☐ Yes

18. How many creditors do you estimate that you owe?

- ☒ 1-49 ☐ 1,000-5,000 ☐ 25,001-50,000 ☐ 50,000-100,000 ☐ More than 100,000  
☐ 50-99 ☐ 5,001-10,000  
☐ 100-199 ☐ 10,001-25,000  
☐ 200-999

19. How much do you estimate your assets to be worth?

- ☐ \$0-\$50,000 ☐ \$1,000,001-\$10 million ☐ \$500,000,001-\$1 billion  
☐ \$50,001-\$100,000 ☐ \$10,000,001-\$50 million ☐ \$1,000,000,001-\$10 billion  
☐ \$100,001-\$500,000 ☐ \$50,000,001-\$100 million ☐ \$10,000,000,001-\$50 billion  
☒ \$500,001-\$1 million ☐ \$100,000,001-\$500 million ☐ More than \$50 billion

20. How much do you estimate your liabilities to be?

- ☐ \$0-\$50,000 ☐ \$1,000,001-\$10 million ☐ \$500,000,001-\$1 billion  
☐ \$50,001-\$100,000 ☐ \$10,000,001-\$50 million ☐ \$1,000,000,001-\$10 billion  
☒ \$100,001-\$500,000 ☐ \$50,000,001-\$100 million ☐ \$10,000,000,001-\$50 billion  
☐ \$500,001-\$1 million ☐ \$100,000,001-\$500 million ☐ More than \$50 billion

**Part 7: Sign Below**

For you

I have examined this petition, and I declare under penalty of perjury that the information provided is true and correct.

If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11, 12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7.

If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

X

Jacqueline Elizabeth Ard, Debtor 1

Executed on 04/09/2025

MM/ DD/ YYYY

X

Terry Frank Nicola, Debtor 2

Executed on 04/09/2025

MM/ DD/ YYYY

Debtor 1  
Debtor 2

**Jacqueline  
Terry**

First Name

**Elizabeth  
Frank**

Middle Name

**Ard  
Nicola**

Last Name

Case number (if known) \_\_\_\_\_

**For your attorney, if you are  
represented by one**

**If you are not represented by an  
attorney, you do not need to file this  
page.**

I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

**X**

\_\_\_\_\_  
Signature of Attorney for Debtor

Date **04/09/2025**

MM / DD / YYYY

**Jacqueline Ard**

\_\_\_\_\_  
Printed name

**Global Management Group**

\_\_\_\_\_  
Firm name

**21215 Dartmouth**

\_\_\_\_\_  
Number Street

**Southfield**

\_\_\_\_\_  
City

**MI**

\_\_\_\_\_  
State

**48076**

\_\_\_\_\_  
ZIP Code

Contact phone **(313) 770-7051**

Email address **globalmanagement525@gmail.com**

\_\_\_\_\_  
Bar number

\_\_\_\_\_  
State



IN THE UNITED STATES BANKRUPTCY COURT  
DISTRICT OF SOUTH CAROLINA  
COLUMBIA DIVISION

IN RE: Ard, Jacqueline Elizabeth  
Nicola, Terry Frank

CASE NO

CHAPTER 13

VERIFICATION OF CREDITOR MATRIX

The above named Debtor hereby verifies that the attached list of creditors is true and correct to the best of his/her knowledge.

Date 04/09/2025

Signature



Jacqueline Elizabeth Ard, Debtor

Date 04/09/2025

Signature



Terry Frank Nicola, Joint Debtor

**AAdvantage Aviator**

Portfolio Recovery  
PO Box 8828  
Wilmington, DE 19899-8828

**ADT Security Services**

1501 Yamato Road  
Boca Raton, FL 33431

**ADT Security Services**

P.O. Box 650485  
Pittsburgh, PA 15250

**ADT, LLC**

Transworld Systems Inc  
500 Virginia Dr. Suite 514  
Ft Washington, PA 19304

**Allstate Indemnity**

PO Box 4310  
Carol Stream, IL 60197

**Allstate Insurance**

P.O. Box 21169  
Roanoke, VA 24018-0537

**American Express –**

**AXP LEGAL ATTORNEY**

500 North Franklin Turnpike No. 315  
MAIL CODE 297  
Ramsey, New Jersey 07446

**American Express National Bank**

c/o Becket and Lee LLP  
PO Box 3001  
Malvern PA 19355-0701

**Americollect Inc**

PO Box 2080  
Manitowoc, WI 54221-2080

**Armstrong Cable**

P.O. Box 300  
Lancaster, PA 17604-3001

**Associated Credit Services, INC**

P.O. Box 1201  
Tewksbury, MA 01876

**Association Services, An Associa Company**

C/O Hilton Head Resort  
1040 William Hilton Pky #200  
Hilton Head Island, SC 29928

**ATandT**

P.O. BOX 5080  
Carol Stream, IL 60197-6080

**AWA Collections**

P.O. BOX 6605  
Orange, CA 92863

**Bank of America**

P.O. Box 982238  
El Paso TX 79998

**Barclays Bank Delaware**

Attention: Card Services LEGAL  
PO. Box 8833  
Wilmington, DE 19899-8833

**Barry Mullis**

239 Beach City Road Apt 2213  
Hilton Head Island, SC 29926-4713

**Beaufort County Sheriff's Department**

Melissa Hansen  
PO. Box 1758  
Beaufort, SC 29901

**Beaufort County Treasurer**

P.O. Drawer 487  
Beaufort, SC 29901-0487

**Beaumont Medical Transport Services**

950 West Maple St Suite C  
Troy, MI 48084

**Braun Kendrick Finkbeiner PLC**

Mitchell G. Piper  
4301 Fashion Square Blvd  
Saginaw, MI 48603

**Capital One Auto Finance, a division of**  
AIS Portfolio Services, LLC  
4515 N Santa Fe Ave. Dept. APS  
Oklahoma City, OK 73118

**Capone-Kohls**  
P.O. Box 3115  
Milwaukee, WI 53201-3115

**Carter-Young, Inc.**  
120 2nd St 2nd  
Fl Monroe, GA 30655

**CBE Group Spectrum Mobile**  
Attn: Client Services  
P.O. Box 2547

**Chase Card Services**  
P.O. Box 6294  
Carol Stream, IL 60197

**Citibank**  
PO Box 790034  
St. Louis, MO 63179-0034

**Citicorp Credit Services**  
Attn: IRU  
PO. Box 790034  
St. Louis, MO 63179

**Citizens Bank**  
One Citizens Plaza  
Providence, RI 02903

**City of Detroit - Property Tax**  
P.O. Box 33193  
Detroit, MI 48232-5193

**Clare County 55th Judicial Circuit**  
225 West Main  
Harrison, MI 43625

**Comenity Caesars Rewards**  
P.O. Box 650960  
Dallas, TX 75263-0960

**Comenity - Zales**  
PO Box 650971  
Dallas, TX 75265-0971

**Comenity Portfolio Refresh**

3095 Loyalty Circle  
Columbus, OH 43219

**Consumers Energy Company**

Attn: Legal Dept  
One Energy Plaza  
Jackson, MI 49201

**County Council Of Beaufort County Assessor**

Real Property Services  
P.O. Drawer 1229  
Beaufort, SC 29901

**Credit Management Company**

PO Box 16346  
Pittsburgh, PA 15242-0346

**Credit One Bank**

PO Box 98875  
Las Vegas, NV 89193-8875

**Crown Asset Mgmt**

3100 Breckinridge Blvd Ste 725  
Duluth, GA 30096-7605

**Cuyahoga Community College**

700 Carnegie Ave.  
Cleveland, OH 44115

**Dave Yost OH Attorney General**

Attn: Timothy Sullivan  
18013 Cleveland Pkwy Suite 180  
Cleveland, OH 44135

**Dillon McCandless King Coulter and Graham,  
LLP**

128 West Cunningham Street  
Butler, PA 16001

**Dish Network LLC**

9601 S. Meridian Blvd  
Englewood, CO 80112

**Diverse Funding**

3580 Harlem Rd Suite 6  
Cheektowaga, NY 14215-2045

**DNF Associates**

2351 N Forest Road Suite 110  
Getzville, NY 14068

**DTE**

1 Energy Plaza  
WCB 735 Attention Legal Dept  
Detroit, MI 48226-1221

**Duquesne Light**

Payment Processing Center  
P.O. BOX 67  
Pittsburgh, PA 15257-0001

**Enterprise Rental Car**

600 Corporate Park Drive  
St. Louis, Missouri 63105

**Fifth Third Bank**

MD No. ROPS05 Bankruptcy Dept  
1850 East Paris SE  
Grand Rapids, MI 49546-6253

**First Energy - Penn Power**

PO Box 16001  
Reading, PA 19612-6001

**Firstsource Advantage, LLC**

205 Bryant Woods South  
Amherst, NY 14228

**Forefront Dermatology**

801 York Street  
Manitowoc, WI 54220

**Fortiva - Bob's Discount Furniture**

P.O. Box 650721  
Dallas, TX 75265-0271

**Go Store It**

33 Parameter Road  
Bluffton, SC 29910

**Garry Masterson, Weltman,**

Weinberg and Reis Co, LPA  
5990 West Creek Road suite 200  
Independence, Ohio 44131

**George B. Smythe**  
4000 S. Faber Place Dr Suite 300  
Charleston, SC 29405

**Georgia Traffic**  
PO Box 80447  
Conyers, GA 30013

**Go Store It**  
1249 Avondale Rd  
Hendersonville, TN 37075

**Greensky**  
PO. Box 2730  
Alpharetta, GA 30023

**Hargray Communications-Cable One Inc**  
856 William Hilton Parkway  
Hilton Head Island, SC 29928-3423

**Hilton Head Resort-Four Seasons Centre**  
HHR Council of Owners  
Attn: Board of Directors  
663 Wiliam Hilton Parkway  
Hilton Head Island, SC 29928-3508

**Home Depot**  
Centralized Bankruptcy  
P.O. Box 790034  
St. Louis, MO 63179-0034

**Home Depot Loan**  
PO Box 2730  
Alpharetta, GA 30023-2730

**Master In Equity**  
102 Ribaut Road 2nd Floor  
Beaufort, SC 29902

**Honorable Nicola Henry-Taylor**  
Allegheny Court of Common Pleas  
712 City-County Building  
414 Grant St  
Pittsburg, PA 15219

**Ian D. Maguire and Tiffany Buffkin**

Maguire Law Firm  
1600 North Oak Street Suite B  
Myrtle Beach, SC 29577

**Janet Spineili**

100 Kensington Blvd Apt NO. 918  
Bluffton, SC 29910-7481

**Jannine M. Mutterer, Esq.**

5 Cedar Street  
Bluffton, SC 29910

**John Curtis**

100 Kensington Blvd Apt NO. 1603  
Bluffton, SC 29910-7490

**Jordan Tax Service**

102 Rahway Road  
McMurray, PA 15317-3349

**JPMCB Card Services**

PO Box 15369  
Wilmington, DE 19850-5369

**JPMORGAN Chase Bank**

Bankruptcy Mail Intake Team  
700 Kansas Lane Floor 01  
Monroe, LA 71203-4774

**JPMorgan Chase Bank, N.A.**

s/b/m/t Chase Bank USA, N.A.  
c/o Robertson, Anschutz, Schneid, Crane  
6409 Congress Avenue, Suite 100  
Boca Raton, FL 33487

**JPMorgan Chase Bank, N.A.**

s/b/m/t Chase Bank USA, N.A.  
c/o National Bankruptcy Services, LLC  
P.O. Box 9013 Addison, Texas 75001

**Judy Vanderveer**

663 William Hilton Parkway Apt 3121  
Hilton Head Island, SC 29928-3524



**Midland Credit Management**

320 East Big Beaver Suite 300  
Troy, MI 48083

**Monevo Inc**

8910 University Cntr Lane Suite 400  
San Diego, CA 92122

**Morgan S. Templeton**

145 King Street Suite 300  
Charleston, SC 29402

**Mr. Cooper**

P.O. Box 619094  
Dallas, TX 75261

**National Credit Systems**

Attn: Bankruptcy  
PO Box 672288  
Marietta, GA 30006-0039

**Nationstar Mortgage**

PO Box 199111  
Dallas, TX 75219-9111

**Nationwide Credit Inc**

1225 Washington St Ste 301  
Tempe, AZ 85288

**NES**

2479 Edison Blvd Unit A  
Twinsburg, OH 44087

**Norman's**

24777 Telegraph Rd  
Southfield, MI 48033

**NORTHSTAR LOCATION SERVICES**

4285 GENESEE STREET  
CHEEKTOWAGA, NY 14225-1943

**Office Depot Business Credit**

Dept 563-8406380360  
P.O. Box 70612  
Philadelphia, PA 19176-0612

**Office of Sheriff Beaufort County**

P.O. Box 1758  
Beaufort, SC 29901

**Office Depot**

P.O. Box 78004

Phoenix, AZ 85062

**Ohio Turnpike EZ Pass**

PO Box 94672

Cleveland, OH 44101

**PA Dept of Revenue**

Bureau of Individual Taxes

PO. BOX 280504

Harrisburg, PA 17128-0504

**PA Turnpike Toll By Plate**

PO. Box 645631

Pittsburgh, PA 15264-5254

**Peoples Gas**

PO. Box 644760

Pittsburgh, PA 15264-4760

**Pioneer Foot Care**

2021 Freepo Rd

Arnold, PA 15068

**Pittsburgh Water and Sewer**

1200 Penn Ave

Pittsburgh, PA 15222

**Pittsburgh, PA 15242**

UPMC

P.O. Box 371472

Pittsburgh, PA 15242

**PLYMOUTH ROCK ASSURANCE**

695 ATLANTIC AVE

BOSTON, MA 02111

**PNC Bank**

1900 E 9th St

Cleveland, OH 44114

**Pods Legal Dept**

280 Leetsdale Industrial Dr, Suite 200

Leetsdale, PA 15056

**Pods Legal Dept**

5585 RioVista Dr

Clearwater, FL 33760

**Portfolio Recovery**

P.O. Box 8828  
Wilmington, DE 19899-8828

**Progressive Insurance**

Cainc and Weiner  
PO. Box 55848  
Sherman Oaks, CA 91413

**Quantum3 Group LLC as agent for**

Crown Asset Management LLC  
PO Box 788  
Kirkland, WA 98083-0788

**QuantumS Group LLC as agent for**

Crown Asset Management LLC  
PO Box 788  
Kirkland, WA 98083-0788

**Radius Global Solutions**

7831 Glenroy Road Suite 250  
Minneapolis, MN 55439

**Resurgent Receivables, LLC**

Resurgent Capital Services  
PO Box 10587  
Greenville, SC 29603-0587

**Ronald Zold**

1 Long Cane Ct  
Bluffton, SC 29909-7113

**S.C. Dept of Revenue and Taxation**

P.O. Box 125  
Columbia, SC 29214

**SC Department of Revenue**

Office of General Counsel  
300A Outlet Pointe Blvd  
Columbia, SC 29210

**Scott M. Wild**

37 New Orleans Road Suite F  
Hilton Head Island, SC 29928

**Semina DeLaurentis**

66 Quail Run  
Torrington, CT 06790-2549

**Shannon Cummings**

302 N. Lake St  
Harrison, MI 48625

**South Carolina Dept of Motor Vehicles**

PO Box 1498  
Blythewood, SC 29016-0028

**Spectrum Mobile**

Credit Control, LLC  
3300 Rider Trail S, Suite 500  
Earth City, MO 63045

**Synchrony Bank**

PO Box 669809  
Dallas, TX 75266-0170

**Synergetic Communication**

PO. Box 680608  
Franklin, TN 37068

**T Mobile**

CO American Infosource LP  
4515 N Santa Fe Ave  
Oklahoma City, OK 73118-7901

**T-Mobile**

PO Box 742596  
Cincinnati, OH 45274-2596

**Tamara Slank**

14686 Oakwood Drive  
Shelby Township, MI 48315-1530

**Tate and Kirlin Assoc**

4800 East Street Rd Suite 170  
Trevose, PA 19053

**TBOM-ATLS-Fortiva**

6 Concourse Parkway  
2nd Floor-mailroom  
Atlanta, GA 30328-6117

**TD Bank**

PO Box 84037  
Columbus, GA 31908-4037

**TD Bank North NA**

70 Gray Road  
Falmouth, ME 041052299

**TD Bank USA-Target Credit**

PO Box 673  
Minneapolis, MN 55440-0673

**The Hertz Corporation**

8501 Williams Road  
Estero, FL 33928-3325

**The Huntington National Bank**

5555 Cleveland Avenue GW4W25  
Columbus, OH 43231

**The Huntington National Bank**

PO Box 89424 OPC856  
Cleveland, OH 44101-8539

**Ticket Division**

PA Turnpike EZ Pass  
300 East Park Dr  
Harrisburg, PA 17111

**Traffic Magistrate**

4819 Bluffton Parkway  
Bluffton, SC 29910-4622

**UPMC**

Credit Management Company  
P.O. Box 16348

**US Department of Education**

C/O Nelnet  
121 South 13th Street  
Lincoln, NE 68508

**Verizon Wireless Bankruptcy Admin**

500 Technology Drive, Suite 550  
Weldon Spring, MO 63304

**Viking Client Services**

Hertz Damage Recovery Team  
7500 Office Ridge Circle, Suite 100  
Eden Prairie, MO 55344-3763

**Chase Ink Business Card Services**

P.O. Box 15298  
Wilmington, DE 198506548

**Wells Fargo Bank**

PO. Box 5058  
Portland, OR 97208-5058

**West Virginia Traffic Division**

300 Spruce St  
Morgantown, WV 26505

**West Virginia EZ Pass**

PO Box 1469  
Charleston, WV 25325

**Woodlands at St Barnabas**

Attn: Tom Breth  
128 West Cunningham Street  
Butler, PA 16001

**Youngstown State University**

1 Tressel Way  
Youngstown, OH 44555

**Zeidmans**

2669 Gratiot Ave  
Detroit, MI 48207

**Nationstar Mortgage, LLC**

James Page  
Bell Carrington Price & Gregg, LLC  
339 Heyward St, Second Floor  
Columbia, SC 29201-4390

**Norman Jewelry and Loan**

24777 Telegraph Suite B  
Southfield, MI 48034

**Palmetto Electric**

Attn: Michelle Tyler  
111 Matthews Drive  
Hilton Head Island, SC 29926

**Polly Nicola**

2583 Lower Assembly Drive  
Fort Mill, SC 29708

**Progressive Insurance**

30440 Lakeland Blvd  
Wickliffe, OH 44092

**Taybron Law Firm LLC**

3399 Churchview Ave  
Pittsburgh, PA 15227-4358

**The Spa on Port Royal Sound**

Board of Directors  
239 Beach City Rd  
Hilton Head, SC 29926-4707

**Title Max Corporation**

15 Bull St  
Savannah, GA 31401-2685

**Hilton Head Resort**

Board of Directors  
663 William Hilton Pkwy  
Hilton Head, SC 29928-3506

**Jones, Simpson, and Newton  
PA**

Attn: Wm Weston J Newton  
7 Plantation Park Drive Suite 3  
Bluffton, SC 29910

**Julie A. Franklin, Esq**

Po Box 2976  
Bluffton, SC 29910-2976

**Komatsu Benefit Dept**

Mark Harder  
401 E Greenfield Ave  
Milwaukee, WI 53204-2941

**Law Office of Scott M. Wild  
LLC**

Scott M. Wild  
37 New Orleans Road Suite F  
Hilton Head Island, SC 29928

**Morgan Lewis & Bockius LLP**

Attn: Matt Hawes  
One Oxford Centre, Thirty-Second FLR  
Pittsburgh, PA 15219-6401

**Mutterer Law Firm, LLC**

Jannine M. Mutterer, Esq  
5 Red Cedar Street Suite 102  
Bluffton, SC 29910

**Nationstar Mortgage, LLC**

Attn: Bankruptcy Department  
PO Box 619096  
Dallas, TX 75261-9741



**Best Law, PA**

Tara E. Nauful  
P.O. Box 2374  
Mount Pleasant, SC 29465

**Bromley Law Firm LLC**

Evan K. Bromley  
211 Goethe Rd Ste B  
Bluffton, SC 29910-6014

**City of Detroit Water and  
Sewerage Dept**

735 Randolph St  
Detroit, MI 48226-2830

**Consumer Energy Company**

Attn: Legal Dept  
1 Energy Plaza Dr  
Jackson, MI 49201-2357

**Coyne Oil**

Attn: Rose  
513 W 5th St  
Clare, MI 48617-9405

**Detroit Water and Sewerage  
Dept**

Po Box 554899  
Detroit, MI 48255-4899

**DTE Energy**

WCB 735 Attention Legal Department  
1 Energy Plaza  
Detroit, MI 48226-1221

**Estate At Westbury Owners  
Assoc, Inc**

Board of Directors  
85 Kensington Blvd  
Bluffton, SC 29910-4884

**West-Aircomm FCU**

c/o Weltman, Weinberg & Reis Co LPA  
5990 West Creek Road Suite 200  
Independence, OH 44131

**Westlake Financial**

2 Equity Way Ste 200  
Westlake, OH 44145-1045

**Wright's Custom Body Shop  
LLC**

1216 Leeson Ave  
Cadillac, MI 49601-9097

**Zeidmans Jewelry**

Thomas LaBret and/or Current President  
24810 Evergreen Road  
Southfield, MI 48075